for February 25th in Grove Avenue Baptist Church.
Although recent bereavement in the bride's family will modify original wedding plans, the widely established popularity of the contracting parties will render it a most noteworthy social event.
The bride, who was a sponsor from Lee Camp Hall to the Confederate reunion in New Orleans last spring, is the daughter of Mr. and Mrs. Andrew J. Wray. She will be attended by her sister, Miss Mary Lou Wray.

Lou Wray. Her finnee is captain of the Richmond

Howitzers and has taken great interest in building up that organization. He is also past regent of Sheckee Council, Royal Arcanum, and is associated in business with Lumsden Sons.

Caldwell-McCormick.

The marriage of Miss Margaret Beverly McCormick to Mr. Eugene Craighead Caldwell took place last Tuesday in the home of the bride's uncle, Mr. Robert H. Beverly, of Notloway county, Va. Mr. and Mrs. Caldwell, who are now at Union Theological Seminary, were handsomely entertained by Dr. and Mrs. Carey Johnson on Thursday evening of last week.

Willis—Bowers.

favitations have been received in Richmond from Mr. and Mrs. William Logan, of Shelbyville, Ky., for the marrage of Miss Lottle McMichael Bowers to Mr. George Rengels William of Waynesville.

George Francis Willis, of Waynesville, N.

C.
The ceremony will be performed February 17th, and Mr. and Mrs. Willis will be at home after March 1st in Atlanta, Ga., where Mr. Willis, who is a traveling salesman, has his headquarters.

Miss Bowers is most pleasantly recalled in Richmond, where she had her home until last summer. She is the daughter of the late Mr. John Bowers, and is a most attractive young lady.

Leap Year German.

On Friday evening, February 12th, the old tavern at Hanover Courthouse was the scene of a beautiful leap year german given by the young ladies of the vicinity

Among those present were Mr. and Mrs. C. P. Cardwell, Mr. and Mrs. Ancell, Miss Conway Cralle, with Mr. J. C. Stevens; Miss Mary Overton Haw, with Mr. Waikins, of Richmond; Miss Sallie Woolfolk, with Mr. Lucien Haw; Mr. Frank B. Winston, with Miss Elizabeth Haw; Mss Virginia Haw, with Mr. Thomas B. Snead, of Richmond; Miss Nannie Haw, Mrs. Coverse.

In Pink and White.

To the minstrel said the King, "Sing you mournful songs or gle
"Nay, sire, 'tis of life I sing;
Gay to-day, to-morrow sad."
"Minstrel, tell us not of tears;
Dulcet notes to joy belong."
"Nay, sire, he who sorrow fears
Will not hear the sweetest song.

Pract

Our minds are as different as our faces; we are all traveling to one destination— happiness—but few are going by the same

road.

The wheels of nature are not made to roll backward; everything presses on to eternity; from the birth of time an impetuous current has set in, which bears all the sons of men toward that interminable

That person who sedulously attends, That person who sedulously attends, pointedly asks, calmly speaks, coolly answers, and censes when there is no more to say, is in possession of some of the best requisites of humanity.

Ideas go booming through the world louder than cannot. Thoughts are mightier than armies. Principles have achieved more victories than horsemen or chariots.

The fine art of living is to draw from

The fine art of living is to draw from each person his best.
Not till the fire is dying in the grate, look we for any kinship with the stars.
Time deals gently with the face that is lighted by a smile.
It is not rare gifts that make men and women happy. Happiness has its source in the common, the simple and universal gifts. It is bealth and the glance of sunshine in the morning; it is the fresh air; it is the friend, the lover; it is the kind-liness that gives greetings on life's journey; it may be only a word, a smile, a look. These, and not any variety of blezsings, are reckoned in God's gentle art of giving happiness.

giving happiness Lent at Hand.

Lent at Hand.

A gay season is nearly ended. The festival of the gentlest saint on the calendar, Saint Valentine, will be observed to-morrow in due form. Shrove Tuesday will be marked by the marriage of Miss Lillie Lottier Upshur to Mr. Robert S. Christian, Jr. Then, on Ash Wednesday, society will fall on its knees, and for a time the echoes of the gay world will be unheard because milady's prayers will absorb all her sweet thoughts.

Leap Year Bal Poudre.

The Leap Year Bal Poudre at the wo-

Leap Year Bal Poudre.

The Leap Year Bal Poudre at the woman's Club to-morrow evening is an event to which many society folk afe looking foward with eager anticipation.

The grand march, in which every one who attends is expected to join, will take place promptly at nine o'clock, after which the president, Miss Jane Rutherfoord, will receive the guests, assisted by Mrs. Chiles M. Ferrall, Mrs. Horace S. Hawes, Mrs. Thomas B. Scott, Mrs. James J. Hickey, Mrs. Alfred Witherspoon, Mrs. Christopher Tompkins, Mrs. J. Taylor Ellyson, Mrs. Isaae Davenport, Mrs. John N. Upshur, Mrs. B. T. Crump, Mrs. N. R. Savage and Miss Claire Guillaume, these ladies constituting the committee of arrangements.

The receiving party will wear powder and patches and all ladies attending are requested to do likewise, though this is not obligatory.

and patches and an indies are leading at requested to do likewise, though this is not obligatory.

Each member is entitled to invite one gentleman, whom she will escort. The club parlors will be decorated in hearts and other Valentine concetts, among which Cupid with his bow will have a place. Quadrilles, the Lancers, the Virginia reel and other old-fashioned dances will tempt all present into footing a measure, and the evening promises to one of the pretiest in devisement and development which the Club ladies have yet considered and carried out.

Mrs. Shepherd's Card Party.

Mrs. Shepherd's Card Party. Mrs. Shepherd's Card Parry.

Mrs. Emmett A. Shepherd, of Dumbarton, entertained at "Hearts" Thursday last from 4 to 7 P. M.. The parlors were elaborately decorated with large red hearts and smilax, the windows being screened with red crope paper.

The first prize, a lovely gold heart, was won by Mrs. Joseph Bradley; the second, a pleture, by Mrs. Frederlek Smallman, and the consolation, a heart-shaped bonbon dish, by Mrs. W. T. Shepherd.

Petroshments were served after the

bon dish, by Mrs. W. T. Shephera.

Refreshments were served after the game, Miss Nannie Waddill and Miss Mittle Dedson, of Lynchburg, being at the punch table. The refreshment table was extremely pretty with its red hearts, sinilax, red and white carrations and red ribbons draped from the chandeller to the four corners of the table. From 7 o'clock to 8:20 the gentlezen came in, when Mr.

when properly directed toward systematic charity, formed the above named circle as an auxiliary to its own and as a tentative measure; it now numbers a score or more of young girls, who are under the leadership of Mrs. Charles W. Clemmitt, and devote their efforts mainly to working among children whose lot in life is not/so blessed or pleasant as is theirs. Their work has been untitring, and is a fine demonstration of what the children's mites can accomplish and also a proof of the old proverb, "Mony a mickle make a muckle"—since their aggregated little contributions and savings have served to remuckle"—since their aggregated little contributions and savings have served to relieve the sufferings of many a little child who might, otherwise, not have had and who, in turn, seeing the efforts of these children, has, by that example, applied itself to aiding other children, thus learning that it is "more blessed to give than to receive." The annual reports of this children's circle to the State Convention of King's Daughters are always a feature of the convention, being received with pleasure and applause.

This little circle will entertain its friends at a Valentine party on Monday afternoon next, the 15th, at the home of Misses Hazel and Marie Cheatwood, No. 2110 East, Grace street, when each child will

noon next, the 15th, at the home of Misses Hazel and Marie Cheatwood, No. 2110
East Grace street, when each child will receive a souventr valentine: games, music etc., will serve to enliven the time from 4 to 6 o'clock, and it is hoped that there will be a large attendance of those who feel that they can help along so deserving a little band of good workers.

Ten. cents will represent the admission fee.

Buffet Luncheon.

Mrs. Henry Fairfax was hostess of a very handsome buffet luncheon last Thursday afternoon at 2 o'clock. Decorations were in pink roses, carnations and smilax.

Receiving with Mrs. Fairfax was her mother, Mrs. D. B. Tennant; Mrs. John

Captain and Mrs. Lowis Merciam, of the Chited States army, gave a brilliant reception.

Captain and Mrs. Lowis Merciam, of the Chited States army, gave a brilliant reception.

Captain and Mrs. Lowis Merciam, of the Chited States army, gave a brilliant reception.

Captain and Mrs. Lowis Merciam, of the Chited States army, gave a brilliant reception.

Captain and Mrs. Lowis Merciam, of the Chited States army, gave a brilliant receive a brillia

Mrs. Harper, Mrs. E. L. Bemiss, Mrs. Ida Ellerson, Mrs. Ellis Talbott, Mrs. Reed, Mrs. Alfred Witherspoon, Mrs. Reed, Mrs. Alfred Witherspoon, Mrs. Reed, Mrs. Alfred Witherspoon, Mrs. Reed, Mrs. John Lyons, Mrs. Sidney Davenport, Mrs. Gwathmey, Mrs. Edward Bluck, Mrs. W. S. Forbes, Mrs. Joseph Bryan, Mrs. E. L. Hobson, Mrs. Alex. ander Cameron, Miss Elizabeth Cameron, Mrs. Eppa Hunton, Mrs. J. Taylor Ellysson, Mrs. Frank Williams, Mrs. Graham Hobson, Mrs. J. K. Branch, Mrs. It. W. Hazard, Mrs. W. B. Palmer, Mrs. A. S. Buford, Mrs. Virginius Newton, Mrs. J. U. Harrison, Mrs. Hugh Campbell, Mrs. Frank Pemkerton, Mrs. Lauenster Williams, Mrs. James T. Patton, Mrs. Alfred T. Harris, Mrs. Gideon Davenport, Mrs. Waller Morton, Mrs. James Welsh, Mrs. Churchill Young, Mrs. Harry Frazier, Mrs. Aljan Donnan, Mrs. Harry Frazier, Mrs. Aljan Donnan, Mrs. E. T. Crump, Mrs. Beverly Crump, Mrs. Randolph Welford, Mrs. Otway Allen, Mrs. Warrington Wise, Mrs. George Ben Johnston and Mrs. John Hunter, Jr.

Brilliant Reception.

Captain and Mrs. Lewis Merriam,

Bros. h 0 10 Favorite --Pianos K -Worthy of U Cha Your d d Consid-HU eration

Established 1863.

Chase-Hackley Piano Co.

603 E. Broad Street.

Mrs. A. S. Groser, Mrs. W. E. Evans, Mrs. F. R. Moredith, Mrs. Edward Breeden, Mrs. J. B. Lightfoot, Mrs. H. M. Shelid, Mrs. G. L. Currie, Mrs. C. B. Stacy, Mrs. E. P. Grymes, Mrs. J. R. Wheat, Mrs. W. S. Murray, Miss Lucy Stewart, Miss Annie Stowart, Miss Augusta Mordecai, Mr. T. C. Redd, Mrs. Alice Ruffin, Mrs. Garland Clark, Mrs. Mollie Gentry, Mrs. C. J. Sands, Mrs. Mollie Gentry, Mrs. C. J. Sands, Mrs. Gervas Storrs, Mrs. M. J. Dimmeck, Mrs. J. J. Kiling, Mrs. L. C. Williams, Mrs. A. C. Wortham, Mrs. H. G. Manson, Miss Manile Harrison, Mrs. G. G. Hughes, Mrs. A. C. Becker, Miss Rebec-

Miss Virginia Haw, with Mr. Thomas B. Snead. of Richmond; Miss Nannie Haw, with Mr. Eddle Nowman; Miss Converse, with Mr. Eddle Nowman; Miss Converse, with Mr. Edorge E. Haw; Miss Davis, with Mr. George E. Haw; Miss Davis, with Mr. Andrew Marshall Woolfolk; Miss Fannie Williams, with Mr. George Wickham; Miss Julia Cardwell, with Mr. George Woolfolk; Miss Katherine Anderson, with Mr. Robert T. Winston. Staga-Messrs, James Madlson Winston, C. W. Taylor and John Winston. Chaperones-Mesdames Woolfolk, E. E. Chisholm and W. A. Chisholm.

The pupils of Miss Peticolas's music class entertained their parents and friends Monday evening with a very interesting and attractive programme, which was rendered from memory, notes being used only for the quartettes and due. The heart' applause and congratulations received showed the appreciation of the excellent work done by the pupils during the past half session.

Tuplis were: Misses Jane Cason, Belle Burch, Mattle Glesendoffer, Canadine Kirby, Fay Henry, Jane Kirby, Olie Sydnor, Lillian Munn, Suzette Henry, Mrs. Anderson, Masters Payson Eruce and Charles Macfarlane.

In Pink and White.



MISS HATTIE SURFACE

TRIO OF

MISS DOLLY MAY MISS HATTIE SURFACE
Is the daughter of Mr. George R. Surface, of Tazewell. She is not only a
beautiful girl, but is admired
by all for her lovable
disposition.

MISS DOLLY MAY

Is the daughter of Mr. S. D. May, a promlient lawyer of Tazewell, and is considered one of the prettlest young
girls in Southwest Virginia.
She is very popular.

MISS JULIA PENDLETON
the daughter of Colonel William C
Pendleton, of Tazewell, and is an
attractive and accomplished young
lady and admired by all
who know her.

TAZEWELL'S FAIREST DAUGHTERS.

Stewart Bryan, Mrs. Henry Baskerville, Miss Hattie Ross, Miss Mary Cameron

orchestra from a palm screen in the hall, Among those present were: General and Mrs. Gillespic, Captain Joseph I. Dickinson, Colonel V. McNally, Chaplain and Mrs. Pierce, Lieutenant-Colonel and Mrs. H. A. Green, Brigadier-General J. M. Wilson, Major O. W. Pollock, Brigadier-General and Mrs. Sternburg, all of the United States army; Admiral and Mrs. Erindle, Commander and Mrs. Edwards, of the United States navy; Congressman and Mrs. John P. Rixey, Miss Fannie M. Bangs, Congressman and Mrs. Fishop, Mrs. J. H. Gallinger, Mr. and Mrs. W. S. Farks, Mrs. Barton Miller, Miss W. S. Farks, Mrs. Barton Miller, Miss W. B. Randolph, Mr. A. M. Breckinridge, Senator and Mrs. Edwards, of the navy, gave a card party in compliment to Miss Bodeker and Mrs. Roper last Friday ovening,

Elegant Dinner Party. Major James H. Dooley gave an ele-gant dinner party at his home, "May-ment," Thursday evening, to a number ment," Thursd

ment." Thursday evening, to a number of his friends.

Major Dooley is always a royal host and in his hospitality on this occasion he fairly excelled himself. The table was beautifully decorated in roses and maldenhair ferns, and the menu was delicious, many of the confections served being furnished by a prominent Washington eaterer. The sparkle of wit vied with the wine, in which healths were drunk and good fellowship plodged. Those present were: Judge James Keith, Major E. T. D. Myers, Mr. John Stewart Elyan, Mr. S. S. P. Patteson, Mr. John Skelton Williams, Mr. George W. Stevens, Mr. Edward J. Willis, Mr. Thomas N. Carter, Mr. Fred Scott, Mr. Alexander Cameron, Mr. Alexander Hamilton, Mr. Archer Anderson, Mr. Alfred T. Harris, Mr. Henry L. Cabell, Mr. Eppa Hunton and several others.

Retreat's Pound Party.

Retreat's Pound Party.

The twenty-seventh analyarsay of the Retreat for the Slek will be colebrated next Thursday, February 18th, with a reception and "pound party."

Refreshments will be served, and donations of all kinds gratefully received. The Retreat was the first institution of the kind in the South, and its charity is fatr-reaching; the yearly record frequently indicates over four thousand days given of free board, surgical, medical and nurses' attention. Moderate board is charged such patients as are able 19 pay, and a fund is raised by excursions, entertainments, etc., to meet the expense of varing for those sufferers who are otherwise unable to secure hospital treatment. Thus this noble work, which was sown in faith and love, continues to bear fruit through each succeeding year.

The Retreat is now anlendidly equipped.

to bear fruit through each succeeding year.

The Retreat is now splendidly equipped, and can accommodate sixty patients. The Board of Managers is composed of the following ladies: Mrs. A. E. Warren, Mrs. E. A. Catlin, Mrs. A. S. Lee, Mrs. I. M. Rosenbaum, Mrs. D. W. Moseley, Mrs. A. F. Rahm, Mrs. H. W. Shelton, Mrs. C. C. Mera, Miss Stella Williams, Mrs. Jack Temple, Mrs. A. L. Marcy, Mrs. W. N. Hamlet, Mrs. B. T. McCue, Mrs. Howard Swineford, Mrs. W. J. Blunt, Mrs. J. M. Baldwin, Mrs. C. K. Bowers, Miss Annie Pellett, Miss Virginia Pleasants, Mrs. M. S. Holloway, Mrs. F. Ci. Towner, Mrs. Luke Harvey,

ca Hardwicke, Mrs. J. J. Creer, Mrs. W. ca Hardwicke, Mrs. J. J. Creer, Ars. W.
F. Richardson, Mrs. Minetree Folkes,
Mrs. N. A. Stall, Mrs. T. M. Hundley,
Mrs. S. P. Waddill, Mrs. C. M. Johnson,
Mrs. Calla Temple, Mrs. H. T. Richeson,
Miss R. C. Levy, Mrs. A. L. Straus,
Mrs. I. J. Marcuse and Mrs. C. J. Wing-

Reynolds-Morgan.

The engagement is announced of Miss Alice Blanche Morgan, the daughter of Mr. and Mrs. Samuel Tate Morgan, of No. 111 East Franklin Street, to Mr.

W. A. Reynolds, of Toronto, Canada The marriage will be celebrated quiet-ly at 5:30 o'clock on the afternoon of April 5th in the home of the bride-to-be. About seventy-five of Miss Morgan's in-timate friends will be invited to witness the ceremony and drink the health of the bridal pair afterward.

Mr. Reynolds is a graduate of Princeton University in the class of '97. He was preminently identified with the athletic class of the university and is now suc-

clubs of the university, and is now suc-cessfully practicing law in Toronto.

Myers-Wray.

Great interest is felt in the marriage of Miss Saille Estelle Wray to Captain Wil-liam McRorie Myers, which is scheduled

One of the prettiest happenings of the past week, social and artistic, was the recital given by Miss Effic Ayleit Cofer's usic class on Friday afternoon.

Class Recital.

2. Poppies De Kover

An investment in real estate, or stocks, or bonds, means a tying up of your money. An unexpected call for funds finds you helpless. It takes time to turn such property into

Money in our bank is payable on demand. It's yours,

Money in our bank is payanc on demand. It's yours, and it's yours when you want it.

This immediate availability of deposits is a feature, possessed by no other form of investment. Combined with the entire security and the 3 per cent, annual increase guaranteed by our institution, it explains why our deposits are growing steadily year by year.

If you're not already one of our depositors, you should open an account at once.

SPECIAL FACILITIES FOR OUT-OF-TOWN CUSTOMERS.

PLANTERS NATIONAL BANK,

Savings Department.

RICHMOND, VA.

5. O That We Two Were Maying, Nevin Mabel Moore. /

Mabel Moore.

Mabel Moore.

Allison.

A Little Thief Stern.

Mary Manning.

Ta Scarf Dance Charminade.

Bellin Dunce Grieg.

Margaret Slaughter.

given by the young ladies of the Hanover in honor of the members of the Hanover German Club. The intricate figures were led by Mr. George E. Haw, of Hanover, Va., with Miss Converse, of Louisville, Ky. The dancing continued until midnight, after which refreshments were

nett, Cottrell, Chamberlayne, Eubr Briggs, Gwatmmey, Mosely, Taylor.

Klopp—Schleuter.
Mrs. Elizabeth Schleuter announces the marriage of her daughter, Marla Anna Schleuter, to Mr. Charles Manly Klopp, of Greenville, S. C., the marriage to take Tuesday, February 10th, at 6 P M., in St Mary's Church-

The Rev. Father William will officiate. After the wedding the young couple will leave for Geenville, S. C., where Mr. Klopp is engaged in business. Miss Schleuter is very popular, having many friends in Richmond.

Tombola a Success.

The "Japanese Tombola," given in Bel-videre Hall Friday evening, under the auspices of the Young People's Home Mission Society of Park Place Church, was a great success. The hall was growded, and the musical programme was

growded, and the musical programme was splendidly carried out.

Fully four hundred people were present, and all the pretty things displayed were sold out. Great credit for the excellent conduct and management of the affair is due to Mr. Clara V. Becker, chairman of the evening, and Mr. I. D. Briggs, who had full charge of the musical programme. cal programme.

Women's and Club Meetings.

In Pink and White.

Miss Mary Addie Harris entertained at her home, No. 2814 East Marshall Street, Friday evening, from 8:30 till 12 o'clock. The rooms were artistically decorated in pink and white. The color scheme of pink and white was beautifully carried out in the house decorations as well as in the dainty luncheon room.

During the early evening progressive flinch and parlor games were played, ufter which delicious refreshments were served. flinch and parlor games were played, after which delicious refreshments were scrved.

The first prize, a very handsome valentine calendar, was won by Miss Alice Caldwell, while the booby was carried off by Dr. Henderson.

The tally cords were carried around by little Miss Lizzie Scott Harris. Miss Harris was assisted in receiving by Miss Alice Caldwell and Miss Jennie Corson. A large number of young people were present, and every one thoroughly enjoyed the evening.

Miss Harris is a very attractive young lady and makes a charming hostess.

Class Recital. The Fortnightly Flinch Club was de-ightfully entertained by Miss Mary Taylightfully entertained by Miss Mary Taylor at her home on Thursday evening of this week, and the occasion was one of the most enjoyable of the series of entertainments given by the club. Mrs. Harvey Taylor will be the hostess on February 25th, when the club holds its next meeting.

The regular monthly meeting of the Masonic Home Auxiliary will be held in the Temple Tuesday morning at 11 o'clock. The regular meeting of the Commonwealth Chapter, Daughters of the American Revolution, will be held at No. 206 East Franklin Street at noon of February 15th.

ican Revolution, will be held at No. 206
East Franklin Street at noon of February 15th.

The members of the Chimborazo Hospital Board will meet to-morrow afternoon at 4 o'clock at No. 2715 East Broad Street, with Mrs. O. F. Blankenship.
The meeting is important, as arrangements are to be made for a handkerchief sale after the Easter holiday.

An adjourned meeting of the Richmond Chapter, United Daughters of the Confederacy, for the election of officers will be held in Lee Camp Hall Thursday, February 18th, at 4 o'clock. Annual reports will be read, and it is hoped that the meeting will be well attended.

The young ladies of Grove Avenue Baptist Church will give a Valentine reception Monday evening, February 18th, at 8 o'clock. A musical programme has been arranged, and the entire room will be decorated in red. Booths decorated with red hearts and an unusually novel attraction will contribute to the success of the evening.

Dr. Calisch has kindly consented to repeat his famous lecture, "The Wandering Jow," for the benefit of the Rosemary Continued on Seventh Page.)

,Continued on Seventh Page.)

HICKORY CAMP.

Woodmen of the World to Entertain Next Tuesday.

Recently there have been two new camps of the Woodmen of the World organized on Church Hill-Blackgum and camps, gives Richmond five local bodies, which the camp in Manchester increases the number to six, with an estimated membership of nearly one thousand.

Hickory Camp has started off the new year with a full complement of efficient officers, new committees, etc, not the least of which is the Committee on the least of which is the Committee on the Good of the Order, of which Mr. J. Harry Lawder is chairman. The object of this committee is to provide some kind of enterment each 'month for the benefit of the members. The first of these entertainment will take place at the next regular meeting of the camp in Marshall Hall on Tuesday, February 16th, at 1 P. M.

How the Coffee Is Spoiled. A suburban family have a servant who

is an excellent cook, but insists upon making all her dishes strictly according o her own receipts, says the Philadelphia Ledger. Her mistress gives her swing, not only as to cooking, but as to the purchase of supplies. The other day her mistress said to her:

her mistress said to her:

"Bridget, the coffee you are giving us is very good. What kind is it?"

"It's no koind at all, mum," relied the cook. "It's a mixter."

"How do you mix it?"

"T make it one-quarter Mocha and one-quarter Java and one-quarter Rio,"

"But thit's only three-quarters. What do you put in for the other quarter?"

"I put in no other quarter at all, mum. That's where so many spiles the coffee, mum, by putting in a fourth quarter."

MAKES BREAD THAT FATTENS

urnamu



FOR SALE BY SYDNOR & HUNDLEY, 709-11-13 E. Broad Street.

ROYALLI& BORDEN + COLDS BORD

Elastic Felt Mattress.

trille for Free Book. The Royal Way to Comfort.

Price \$15.00, Freight Prepaid.

frour dealer hasn't it, write to the Sole Manufacturers

Here's a fac simile of Royal Elastic Felt Mattress It will last a life time. A month's trial free.

SIX LAYERS OF